Exhibit II-4
Market Demographics
Adjusted Average Household EBI

| Market | Average Household EBI | Cost of Living Index | Adjusted Household EBI | Rank Before Adjustment | Rank After Adjustment |
|----------------------|-----------------------------|----------------------------|------------------------------|------------------------------|-----------------------------|
| Houston | \$46,860 | 96 | \$48,813 | 2 | 1 |
| Indianapolis | 43,481 | 96 | 45,293 | 5 | 2 |
| Minneapolis/St. Paul | 45,497 | 101 | 45,047 | 3 | 3 |
| Atlanta | 44,085 | 98 | 44,985 | 4 | 4 |
| St. Louis | 42,524 | 98 | 43,392 | 7 | 5 |
| Seattle | 48,529 | 115 | 42,199 | 1 | 6 |
| San Antonio | 37,936 | 92 | 41,235 | 8 | 7 |
| New Orleans | 36,712 | 94 | 39,055 | 10 | 8 |
| Detroit | 42,831 | 115 | 37,244 | 6 | 9 |
| Tampa Bay | 37,015 | 100 | 37,015 | 9 | 10 |
| Average | \$42,547 | 101 | \$42,428 | | |
| Median | \$43,156 | 98 | \$42,795 | | |

Source: Sales & Marketing Management, 1996 and ACCRA Cost of Living Index, 1996.